# FREQUENTLY ASKED QUESTIONS ABOUT AFFORDABLE HOUSING

### What is affordable housing?

"Affordable housing" is housing that people with incomes that are 30% to 80% of the median income in this region can afford to rent or buy, using no more than one-third of their income. In our Region 3 - Hunterdon-Middlesex-Somerset county region, the income range varies depending on household size.

### Why do we have to have affordable housing in South Brunswick?

The NJ Supreme Court "Mt. Laurel II" doctrine and the NJ Fair Housing Act require every town in New Jersey to adopt zoning that provides the opportunity for the municipality to include its assigned share of low- and moderate-income housing.

#### Who tells us how much affordable housing we have to provide?

The New Jersey Superior Courts are overseeing the process of determining state and local needs for affordable homes and then allocating a "fair share" to each town. South Brunswick has submitted a plan to the Court, which will decide whether or not the plan's proposed "fair share" is accurate and whether or not it realistically enables South Brunswick to meet its obligations through the proposed combination of building new homes, rehabbing existing homes and converting existing properties to affordable homes.

# Who decides where affordable housing will be built?

South Brunswick's approved fair share plan will designate locations where new affordable homes can be provided. Our zoning ordinances will be amended as necessary and will designate zones that permit affordable development.

#### Who will live in the affordable housing?

Anyone who meets the eligibility and income criteria can apply for an affordable home in South Brunswick with some homes being restricted to seniors or people with disabilities. Our experience has shown that residents of non-restricted affordable homes are primarily households with modest wages from self-employment, retail employment, healthcare and education employment or civil service jobs (including police, EMT and fire positions) and most of them work in the South Brunswick area.

#### Does affordable housing make other taxpayers pay a larger share of municipal service costs?

No. Owners of affordable homes and apartments pay regular real estate taxes. Non-profit owners make a payment in lieu of taxes (PILOT) that is negotiated with the town. They also pay sewer costs.

# Will more affordable housing crowd our public schools?

South Brunswick's school-aged population has always fluctuated, and our schools has been closed or expanded in response. The affordable homes that will be created over the next ten years will be primarily one- or two-bedroom rental homes, which generally have less impact on our schools than larger homes.